

**UNITED STATES DISTRICT COURT OF THE VIRGIN ISLANDS  
FOR THE DISTRICT OF ST. THOMAS AND ST. JOHN**

ROSEANNIE CUFFY,	)	
	)	
Plaintiff,	)	CIVIL NO. STT-19-CV-99
	)	
v.	)	(V.I. Super. Ct. St. Thomas/St. John
	)	Civ. No. ST-19-cv-502)
BANK OF NOVA SCOTIA, ASCENDANCY,	)	
USVI, LLC, and JOHN-DOE INSURANCE CO.,	)	
	)	
Defendants.	)	
_____	)	

**JOINDER IN NOTICE OF REMOVAL**

Defendant Ascendancy USVI, LLC (“Ascendancy”) joins Defendant Bank of Nova Scotia, in removing to the District Court of the Virgin Islands, Division of St. Thomas & St. John the action captioned *Roseannie Cuffy v. The Bank of Nova Scotia, Ascendancy USVI, LLC, and John Doe Insurance Co.*, Civ. No. STT-19-cv-502 (the “Action”), filed in the Superior Court of the Virgin Islands, Division of St. Thomas & St. John, pursuant to 28 U.S.C. § 1441(a). Although Ascendancy has not yet been served with the summons and complaint, it has been made aware of the Action and consents to removal of the Action to the District Court while preserving all rights and defenses available to it. Removal is appropriate because this is a civil action involving claims that are governed by Real Estate Settlement Procedures Act (“RESPA”), 12 U.S.C. § 2605, which are claims that arise under the laws of the United States over which the District Court has original jurisdiction pursuant to 28 U.S.C. § 1331.

DATED: October 24, 2019

Respectfully submitted,

**DUDLEY RICH LLP**

BY: /s/ Malorie Winne Diaz  
Carol A. Rich, Esq., V.I. Bar No. 171  
Malorie Winne Diaz, V.I. Bar No. R2049  
5194 Dronningens Gade, Suite 3  
St. Thomas, V.I. 00802  
Tel: (340) 776-7474  
Email: [crich@dudleylaw.com](mailto:crich@dudleylaw.com)  
[mdiaz@dudleylaw.com](mailto:mdiaz@dudleylaw.com)  
*Counsel for Defendant Ascendancy USVI, LLC*

**EXHIBIT 2**